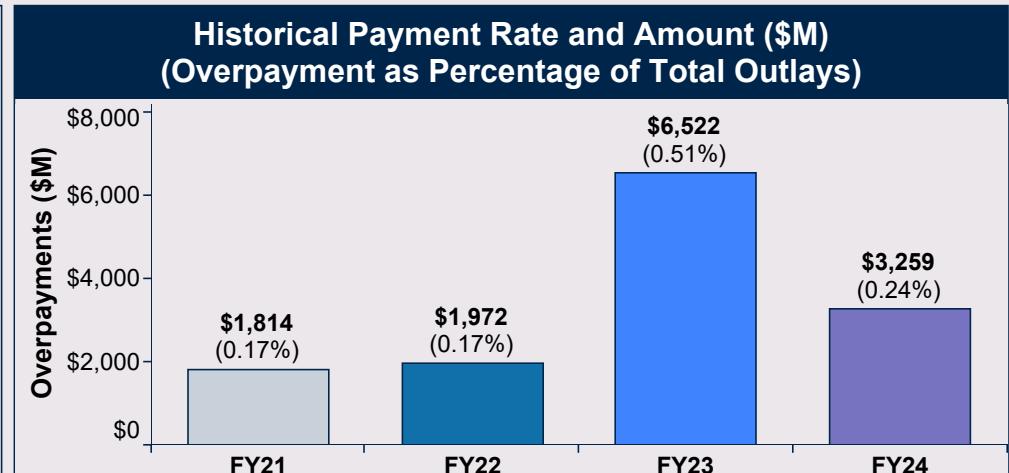


Payment Integrity Scorecard

Program or Activity Old-Age and Survivors Insurance (OASI)	Reporting Period Q4 2025	FY 2024 Overpayment Amount (\$M)*	\$3,259
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*Estimate based a sampling time frame starting 10/2022 and ending 9/2023

 SSA Old-Age and Survivors Insurance (OASI)
<p><u>Brief Program Description & summary of overpayment causes and barriers to prevention:</u></p> <p>The OASDI program provides monthly benefits to qualified individuals who are retired or disabled, dependents of eligible beneficiaries, and surviving dependents of deceased workers. We maintain high payment accuracy rates in our OASDI program and are working to do even better. Improper payments (overpayments and underpayments) result from 1) beneficiaries' failure to report required information to the agency and 2) the agency not taking timely and appropriate action. We are addressing these challenges by promoting timely wage reporting, automating wage reports from payroll information exchanges, and offering a service for customers to electronically submit certain technician-requested evidence and forms.</p>



Discussion of Actions Taken in the Preceding Quarter and Actions Planned in the Following Quarter to Prevent Overpayments

The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) provisions reduced or offset Social Security monthly benefits to beneficiaries who received a pension based on non-covered earnings. Errors relating to WEP/GPO have been one of the leading causes of OASDI improper payments. On January 5, 2025, the Social Security Fairness Act of 2023 (SSFA) was signed into law, thereby repealing WEP/GPO retroactively to January 2024. Throughout fiscal year 2025, we made significant progress: In May, we reached out to over 74,000 beneficiaries via email and/or their "my Social Security" accounts. By July, we completed all SSFA cases, over 3.1 million payments to entitled beneficiaries. As of September 30, 2025, we obtained over 387,000 new initial claims. In FY 2025, we made significant strides in improving our reliance on self-reporting of employment and wages. On December 31, 2024, we published the final rule for implementing the Payroll Information Exchange (PIE) with commercial payroll data providers to obtain wage and employment information for individuals who have provided authorization. On April 7, 2025, we began the phased implementation of PIE with an initial exchange of one million Social Security numbers (SSN) and we increased exchange volumes each month. By September 2025, we achieved full implementation, exchanging approximately 10.7 million SSNs. From October 2025 onwards, we will continue monthly exchanges with the full authorized population.

Accomplishments in Reducing Overpayment		Date
1	We launched a national Targeted Work Review Process, using a team of technicians to review and process work continuing disability reviews (CDR). Technicians completed work CDRs from start to finish which resulted in a reduction of processing time and delays.	Jul-25
2	In FY 2025 Q4, as part of our debt collection program for OASDI, we collected about \$4.7M in overpayments via the Treasury Offset Program (FYTD \$37.2M), about \$19.1M via Pay.gov (FYTD \$60.7M), and about \$1.1M via Online Bill Pay (FYTD \$3.9M).	Sep-25
3	To improve accuracy of processing overpayment actions, from July 2024 to September 2025, we conducted thorough inline quality reviews of high dollar overpayments.	Sep-25

Payment Integrity Scorecard

Program or Activity
Old-Age and Survivors Insurance (OASI)

Reporting Period
Q4 2025

Goals towards Reducing Overpayments		Status	ECD	Recovery Method	Brief Description of Plans to Recover Overpayments	Brief Description of Actions Taken to Recover Overpayments
1	To reduce overpayments in the OASDI program that occurred because we did not take timely or appropriate actions, we clarified, simplified and streamlined our policies and business processes. In addition, we implemented automation solutions where possible, provided training, and issued reminders to improve technician accuracy and understanding.	On-Track	Sep-26	1 Recovery Activity	In August 2025, we resumed mailing pre-offset notices to delinquent debtors eligible for referral to the Treasury Offset Program.	We continue to review our overpayment policies and procedures in the OASDI and Supplemental Security Income (SSI) programs to determine where administrative updates to the overpayment recovery and waiver process may reduce the complexity and burden for our customers.
2	To reduce overpayments related to employment and wages, we implemented a new wage reporting option to receive this information from a payroll data provider through an automated payroll information exchange (PIE) for individuals who have provided authorization, which reduces our reliance on self-reporting. We are also working to expand customer-initiated submissions enabling individuals to electronically submit documents for more timely action on changes that affect payment amounts.	On-Track	Sep-26	2 Recovery Activity	We continue to refine policies and processes associated with long-term repayment plans by reviewing and updating our current policies and processes to ensure a more effective collection process for these outstanding debts.	We increased the default overpayment withholding rate for OASDI beneficiaries from 10 percent to 50 percent of the monthly benefit.

Amt(\$)	Root Cause of Overpayment	Root Cause Description	Mitigation Strategy	Brief Description of Mitigation Strategy and Anticipated Impact
\$2,408M	Overpayments outside the agency control that occurred because of an Inability to Access the Data/Information Needed.	The root cause of overpayments outside the agency's control is an inability to access data/information needed. The beneficiary or a third party either did not provide requested information necessary to compute the benefit amount or provided inaccurate information.	Cross Enterprise Sharing - sharing of documents, processes, and opportunities with intra-agency partners and stakeholder. Potentially managed through federated repositories and a registry to create a longitudinal connection to information used to mitigate Improper Payments.	Improve timely receipt of wages and employment information. We are implementing an information exchange with commercial payroll providers, referred to as PIE. PIE will reduce our reliance on beneficiaries to self-report wage and employment information.
\$851M	Overpayments within agency control that occurred because of a Failure to Access Data/Information Needed.	The root cause of overpayments within the agency's control is failure to access data/information needed. The beneficiary or a third party provided the data/information to prevent an overpayment, but we did not use the data to validate accuracy prior to issuing a payment.	Automation - automatically controlled operation, process, or system.	Increase efficiency and reduce improper payments. We are investing in information technology modernization to provide our employees with user-friendly systems and tools to better serve the public. We have streamlined our procedures and are automating more business processes.

We are responsible for issuing over \$1 trillion in benefit payments annually. We maintain a high payment accuracy rate and are working to do even better. As good stewards of our programs and as required by law, we conduct quality reviews, cost effective program integrity work, and payment accuracy efforts to ensure individuals receive the benefits for which they are eligible. We continuously examine our internal policies and procedures for opportunities to improve and provide additional avenues to give our customers more efficient access to our services.